

**Information to identify the case:**

Debtor 1	<b>Stephen Kurek</b>	Social Security number or ITIN	xxx-xx-1827
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Karen Kurek</b>	Social Security number or ITIN	xxx-xx-1306
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-16559-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen Kurek

Karen Kurek

3/8/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Stephen Kurek  
 Karen Kurek  
 Debtors

Case No. 18-16559-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 22

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb  
 cr +Stephen Kurek, Karen Kurek, 459 Prosser Avenue, Williamstown, NJ 08094-3417  
 +Nationstar Mortgage LLC d/b/a Mr. Cooper, Robertson, Anschutz & Schneid, P.L.,  
 6409 Congress Avenue, Ste 100, Boca Raton, FL 33487-2853  
 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
 517585766 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
 517546007 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432261 +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432271 +M&T BANK, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,  
 517902601 Westmont, NJ 08108-2812  
 517432283 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517582087 +NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096,  
 Dallas, TX 75261-9096  
 518000205 +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
 518000206 +NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675,  
 NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826  
 517432285 Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,  
 DesMoines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 09 2019 00:39:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 09 2019 00:39:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517584963 EDI: RESURGENT.COM Mar 09 2019 05:13:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517432258 +EDI: BANKAMER.COM Mar 09 2019 05:13:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 517481658 EDI: BL-BECKET.COM Mar 09 2019 05:13:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517432259 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2019 00:39:26 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 517586605 E-mail/Text: bankruptcy.bnc@ditech.com Mar 09 2019 00:39:26 Ditech Financial LLC,  
 P.O. Box 6154, Rapid City, SD 57709-6154  
 517432281 +EDI: CBSKOHL.COM Mar 09 2019 05:13:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 517432281 +E-mail/Text: bncnotices@becket-lee.com Mar 09 2019 00:39:05 Kohls/Capital One,  
 Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043  
 517432282 E-mail/Text: camanagement@mtb.com Mar 09 2019 00:39:28 M & T Bank, Po Box 844,  
 Buffalo, NY 14240  
 517519101 EDI: WFFC.COM Mar 09 2019 05:13:00 Wells Fargo Bank, N.A., Default Document Processing,  
 N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517432260\* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
 517432262\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432263\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432264\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432265\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
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 517432270\* +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517432272\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432273\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432274\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432275\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432276\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432277\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432278\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432279\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432280\* +Kennedy Health System, PO Box 48023, Newark, NJ 07101-4823  
 517432284\* +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 517432286\* Wells Fargo Home Mor, Written Correspondence Resolutions, Mac#2302-04e,  
 DesMoines, IA 50306

TOTALS: 0, \* 21, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-1

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 22

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Stephen Kurek aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Andrew Thomas Archer on behalf of Joint Debtor Karen Kurek aarcher@brennerlawoffice.com,  
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com  
Charles G. Wohlrab on behalf of Creditor Wells Fargo Bank, N.A. cwohlab@logs.com,  
njbankruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor M & T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor M & T Bank kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@blankrome.com,  
bkgroup@kmlawgroup.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Phillip Andrew Raymond on behalf of Creditor M & T Bank phillip.raymond@mccalla.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com  
TOTAL: 14